

IN THE CLAIMS:

Please amend Claims 18, 19, 24 and 25, and add claims 29 and 30 as indicated below. The following is a complete listing of claims and replaces all prior versions and listings of the claims in the present application:

1-17. (Cancelled).

18. (Currently Amended) A system for completing a transaction using a Radio Frequency Identification (RFID) transaction device comprising:

an RFID transaction device comprising a transaction device database for storing a Uniform Resource Locator (URL), the URL being associated with a user transaction account number; and

a merchant system associated with a merchant system identifier comprising a point of interaction (POI) device, the POI device being configured to receive the URL from the RFID transaction device, to use the URL and the merchant system identifier to access at least one of a third party and an issuer, wherein in response to the access using the URL and the merchant system identifier, the at least one of the third party and the issuer transmits [[the]] a loyalty user account number to the POI device, wherein the loyalty user account number is associated with a loyalty administrator, and wherein the at least one of the third party and the issuer stores a plurality of loyalty user account numbers

associated respectively with a plurality of loyalty administrators and the user transaction account to allow completion of the transaction, and

~~———— to use the user account number to proceed with completion of the transaction.~~

19. (Currently Amended) The system of Claim 18, wherein the POI device is further configured to provide a transaction request to the at least one of the third party and the issuer to allow completion of the transaction, and

wherein the transaction request comprises the user transaction account number and [[a]] the merchant system identifier.

20. (Previously Presented) The system of Claim 18, wherein the POI device is further configured to transmit a POI device identifier to the at least one of the third party and the issuer, and

wherein in response to receiving the POI device identifier, the at least one of the third party and the issuer validates the POI device using the POI device identifier.

21. (Previously Presented) The system of Claim 18, wherein the transmission of the URL to the merchant system is performed in a contactless manner.

22. (Previously Presented) The system of Claim 18, wherein the merchant system is configured to store the URL for use in future transactions.

23. (Previously Presented) The system of Claim 18, wherein the transaction device database stores a plurality of URLs for use in different markets.

24. (Currently Amended) A method for completing a transaction using a Radio Frequency Identification (RFID) transaction device, the method comprising:

transmitting at least one Uniform Resource Locator (URL) from an RFID transaction device to a point of interaction (POI) device of a merchant system associated with a merchant system identifier, the URL being associated with a user transaction account number;

accessing at least one of a third party and an issuer using the URL;

receiving from the at least one of the third party and the issuer, in response to the access using the URL and the merchant system identifier, ~~[[the]]~~ a loyalty user account number, wherein the loyalty user account number is associated with an loyalty administrator, and wherein the at least one of the third party and the issuer stores a plurality of loyalty user account numbers associated respectively with a plurality of loyalty administrators and the user transaction account ~~to allow completion of the transaction by the POI device; and~~

~~using the user account number to proceed with completion of the transaction.~~

25. (Currently Amended) The method of Claim 24, further comprising providing a transaction request to the at least one of the third party and the issuer to allow

completion of the transaction, wherein the transaction request comprises the user transaction account number and [[a]] the merchant system identifier.

26. (Previously Presented) The method of Claim 24, further comprising transmitting a POI device identifier to the at least one of the third party and the issuer, wherein in response to receiving the POI device identifier, the at least one of the third party and the issuer validates the POI device using the POI device identifier.

27. (Previously Presented) The method of Claim 24, wherein the transmission of the URL to the merchant system is performed in a contactless manner.

28. (Previously Presented) The method of Claim 24, further comprising storing the URL in the merchant system for use in future transactions.

29. (New) The system of Claim 18, wherein in response to the access using the URL and the merchant system identifier, the at least one of the third party and the issuer transmits the transaction user account number to the POI device to allow completion of the transaction.

30. (New) The method of Claim 24, further comprising receiving from the at least one of the third party and the issuer, in response to the access using the URL and the merchant system identifier the transaction user account number to allow completion of the transaction.